

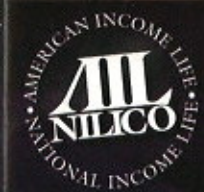
SPOTLIGHT

American Income Life & National Income Life • July 2003 • Volume 36 • Number 7

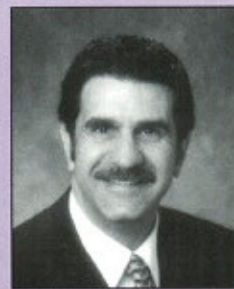
“ARE YOU **BUILDING**
YOUR FUTURE WITH
QUALITY BUSINESS?”



Quality of Business



Achievement, Quality and Hawaii – Oh My!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

“Nothing feels better than setting a goal, attaining that goal and getting recognized for that accomplishment.”

The last few months have been exciting for American Income and National Income. In the June *Spotlight*, I gave you a couple of reasons why the environment at this Company has taken a tone of excitement, and I promised that before the year was out, I would give 10 or 20 more.

I want to start with some really amazing news. Back by popular demand is our **Six-Month Contest**. This is an excellent opportunity for many of you to put your production into overdrive, and, not only qualify to go to Atlantis next June, but to travel to Hawaii in February. If going to Hawaii is not something to get excited about, then I don't know what is!

This contest will run from July 1 to Dec. 31, 2003, and not only focuses on the quantity of business you turn in but the quality as well. For more information on the **Six-Month Contest**, turn to Page 20.

In step with the **Six-Month Contest**, this month we are focusing on what it takes to deliver quality business. Many of you do not have issues with quantity or quality, but it never hurts to check out and explore new techniques for improvement. Plus, boosting your quality could perhaps win you a trip to the tropical destination of Hawaii.

Like I have said time and time again, something – anything – is not worth doing if it does not benefit the policyholders, the Agents and the Company. Quality benefits all three. The policyholder wins because they are getting quality coverage and protection supported by a financially secure Company. The Agent wins in the form of renewals, and the Company wins through the establishment of solid customer loyalty. To find out how to boost your business quality, turn to Pages 12 and 13.

At American Income and National Income we want you to succeed. We understand that achievement and recognition are extremely important when it comes to motivation. Nothing feels better than setting a goal, attaining that goal and getting recognized for that accomplishment. Our goal is to implement incentives, like the **Six-Month Contest**, and systems, like the monthly bonus program, geared toward supporting your success. We succeed when you succeed.

However, it's more than that. Over the last three years it has been amazing to watch many of you evolve in your careers, and it has been a whirlwind of record-breaking months in both production and recruiting. Every one of you pushes hard and your efforts do not go unnoticed.

As we close out the third quarter and move into the fourth making our final push to \$100 million, remember that any achievement can easily be attained if we just tap into our resources, set goals and get excited! Here are a few more things to keep in mind when it comes to achieving success*:

- 1. Recognize your talents.** Knowing what your strengths are will help you build those characteristics and use them to your advantage.
- 2. Stop working on your weaknesses.** Paying too much attention to your weaknesses takes time away from building your strengths.
- 3. Clearly identify your goals.** Be specific when you set goals. Having a well-defined path makes it easier to accomplish your goals.
- 4. Determine key success factors.** Take an inventory of what you need in order to succeed.
- 5. Establish a board of directors.** Identify those people who will help you when you get stuck, and use them as a resource.

There you have it, three more reasons to get excited – achievement, quality and Hawaii – oh my! But don't worry; there is more yet to come because sometimes you might just find you get what you need.

Source: *National Underwriter*, May 19, 2003

Dates to Remember

Thurs., Aug. 21 to Sat., Aug. 23, 2003

Leadership Development Seminar at the Home Office.

Wednesday, Aug. 27, 2003

All business and PR credits must be received in Waco to count for August production.

Monday, Sept. 1, 2003

The Home Office will be closed for the Labor Day holiday.

Friday, Sept. 26, 2003

All business and PR credits must be received in Waco to count for September production.

Wednesday, Oct. 29, 2003

All business and PR credits must be received in Waco to count for October production.

Total Bonuses Paid Out

This month American Income paid out a total of \$551,389.05 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

| | |
|---------------|-------|
| Retention: | 67.0% |
| Net to Gross: | 78% |

Founder's Club Outstanding Producers

Second Quarter

| Agent | SGA | Times Qualified | Total Net ALP | N/G* | Retention |
|-------------------|---------------|-----------------|---------------|------|-----------|
| Timothy Cruise | Scott Smith | 12 | \$75,539 | | 78.1 |
| Loren Cardwell | Marc Morton | 1 | 48,127 | | 79.3 |
| James Dattilo | Marc Zipper | 5 | 57,006 | | 77.3 |
| Fredrick Hadayia | Durhon Oldham | 1 | 47,187 | | 82.9 |
| Gregory Siard | Durhon Oldham | 1 | 50,046 | | 81.6 |
| Matthew Wolfanger | Durhon Oldham | 4 | 59,199 | | 81.3 |
| Jinzhou Zhao | Rick Altig | 8 | 52,873 | | 87.5 |

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

Second Quarter

| PR Rep | SGA | Times Qualified | Number of Cards/Groups |
|--------------------|---------------|-----------------|------------------------|
| Brenda DiSomma | Eric Giglione | 7 | 11,819 Cards |
| Charles Hill | Jatoft-Foti | 1 | 13,351 Cards |
| Rona Pileggi Spano | Scott Smith | 7 | 18,708 Cards |

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on ALL to do what it says it will do.

SPOTLIGHT

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Home Office
254-761-6400

Web site
www.aillife.com

Marketing
CREATIVE DIRECTOR OF
MARKETING
Brenda Frizzell
bfrizzell@aillife.com

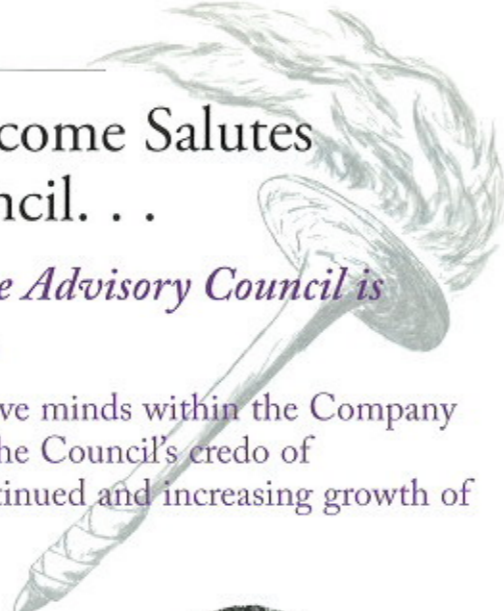
GRAPHIC ARTIST
Michael Trout
mtrout@torchmarkcorp.com

©2003 by American Income Life Insurance Company.

American Income and National Income Salutes the Executive Advisory Council. . .

Organized in 1999, the American Income Life Executive Advisory Council is comprised of our most outstanding State General Agents.

AIL and NILICO Council members have some of the most innovative minds within the Company and represent the true spirit of success. Members are committed to the Council's credo of "Continuing the legacy, carrying the torch," thereby ensuring the continued and increasing growth of American Income in this new era.



Rick Altig



David Cohen



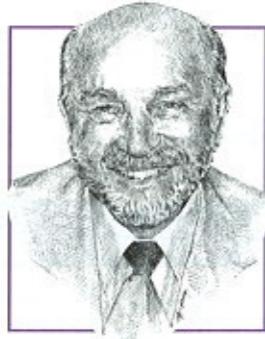
Larry Geneser



Eric Giglione



Bill Jennings



Joseph Manone



Marc Morton



Durhon Oldham



Ali Shahrak



Scott Smith



Jim Surace



Tom Williams

Promoted To Supervising Agent

| | | | | | |
|--|--|---|---|---|---|
| Rudy Abafo Jatof-Foti California | Luis Costa Eric Giglione New Jersey | Rodolfo Gutierrez Rick Altig Ontario | Eric Leak Ali Shahrak North Carolina | Stephanie Palmer Geneser-Geneser Missouri | Joseph Snegon David Cohen California |
| Jason Abramowitz Eric Giglione New Jersey | Frederick Dagostino Jim Surace Ohio | Michael Hardy Vlad Basov Texas | Amy Longyear Giglione-Beister Massachusetts | Ron Parpara Rick Altig British Columbia | David Soland Rick Altig Minnesota |
| Jeffrey Ahern Rick Altig Ontario | James Dailey Geneser-Geneser Missouri | Omar Hashimi Jatof-Foti California | Theodus Lovelace David Cohen California | Craig Pedersen Marcellus Adams Utah | David Solomonov Joshua Chalom Ontario |
| Rachel Arenas Rick Altig Washington | Norwood Davis Ali Shahrak North Carolina | Michael Herbert Eric Giglione New Jersey | Mathew MacCannell Rick Altig British Columbia | John Perrin Williams-Williams Georgia | Matthew Stock Marc Morton Ohio |
| Calin Baban Vlad Basov Texas | Vanessa Day Rick Altig Washington | Benjamin Hobbs Rick Altig Ontario | Brock MacKay Allan Jennings Alabama | Nasreen Rana Rick Altig British Columbia | Thrica Stricko Eric Giglione Pennsylvania |
| Dartwon Barnes Allan Jennings Alabama | Adrian delRio Jatof-Foti California | Mary Hopson Kevin Pawlowski Texas | Anthony Mangram Furer-Whittinghill California | John Rhodes Jim Surace Ohio | Kent Thrower Chris Lafond Pennsylvania |
| Timothy Barone Marc Zipper Florida | Mark Dowd David Cohen California | Tamera Johnson Geneser-Bitman Illinois | Chris Marrow Williams-Williams Georgia | Marcus Rich Allan Jennings Alabama | Ronald Trombetta Chris Lafond Pennsylvania |
| Ricky Bausley Geneser-Bitman Illinois | Nanda Duraisami Rick Altig British Columbia | William Johnson Ali Shahrak Virginia | David Masse Rick Altig Alberta | Camille Rodriguez Eric Giglione New Jersey | William Trotman Marc Zipper Florida |
| Erika Bonds Geneser-Geneser Missouri | Michael Elmer Eric Giglione New Jersey | Bruce Jones Rick Altig Minnesota | Thomas McDaniel Kevin Pawlowski Texas | Michael Rondeau Giglione-Brister Massachusetts | Tung Truong Vlad Basov Texas |
| Paul Brown Kevin Pawlowski Texas | Kathleen Flack Marc Zipper Florida | Jeanette Joshu Geneser-Bitman Illinois | David Miller Eric Giglione New Jersey | Richard Rose James Surace Ohio | Benjamin VanFossen Scott Smith Michigan |
| Willie Burks Giglione-Beister Massachusetts | Christian Fuhrer Ali Shahrak North Carolina | Rodney Kelly Ali Shahrak North Carolina | Matthew Moeddel Rob Boles Ohio | Joseph Sabbat Eric Giglione New Jersey | Brian Weck Eric Giglione New Jersey |
| Anthony Cannady Tyron Conard Maryland | Mohammed Gani Rick Altig Oregon | Nadia King Altig-Orlovic California | Brian Morse Marc Zipper Florida | Soudebeh Sarkarhosseini Rick Altig Washington | Anthony Weeks Rick Altig Ontario |
| Ronald Cannon Geneser-Bitman Illinois | Jose Garcia Mark Hancock Indiana | Farrah Klink Marc Zipper Florida | Saeideh Nessar Ali Rick Altig British Columbia | Donald Shuck Mark Hancock Indiana | Joel Whipkey Guy Rouelle Vermont |
| Dane Clay Ali Shahrak North Carolina | Harpreet Gujral Rick Altig British Columbia | Dennis Krueger Jim Surace Ohio | Anthony Owens Bill Jennings Colorado | Tony Smith Geneser-Bitman Illinois | William Whitaker Rick Altig Montana |
| | | | | | Bo Yang Eric Giglione New York |

Promoted To General Agent

| | | | | | |
|---|--|---|--|--|---|
| Christopher Ausura Eric Giglione New Jersey | Robert Chuva Eric Giglione New Jersey | Edwin Flores David Cohen California | John Hard Vic Hancock Indiana | Thomas Reddoch Kevin Pawlowski Texas | Kobie Samuels Scott Smith Illinois |
| Christopher Benjamin Giglione-Brister Rhode Island | Randy Clem Geneser-Bitman Illinois | James Frey Ali Shahrak Virginia | William Harris Ali Shahrak North Carolina | Brian Reidy Mark Hancock Indiana | Stefanie Sharp Eric Giglione New Jersey |
| Bernard Brown Nick Nitkowski Louisiana | Mark Demone Eric Giglione New Jersey | Kevin Gallagher Eric Giglione Pennsylvania | Peter Lauwerier Scott Smith Michigan | Patricia Reilly Ali Shahrak Virginia | Gregory Stard Durhon Oldham New York |
| Darline Cadet Giglione-Brister Massachusetts | Brenden Determann Vlad Basov Texas | Dean Goldstein Eric Giglione New Jersey | Robert Morton Ali Shahrak North Carolina | Jason Richardson Giglione-Beister Massachusetts | Eunice Smith Matt Blumett Maryland |
| Matthew Cano Geneser-Geneser Missouri | Jon-Paul Dow Giglione-Brister Massachusetts | Jeffrey Haas Guy Rouelle Vermont | Damon Ninalga Marcellus Adams Utah | Michael Rizzo Eric Giglione New Jersey | Suzanne Stenger Eric Giglione New Jersey |
| Gerald Cavanagh Kevin Pawlowski Texas | Everett Elstak Eric Neal Texas | Lesley Habers Ali Shahrak North Carolina | Shaun Pope Marcellus Adams Utah | Lisa Roemer Eric Giglione Pennsylvania | Robert Wagers Ali Shahrak North Carolina |

Promoted To Master General Agent

| | | | | | |
|---|--|---|---|--|--|
| Ronald Aiello Kevin Pawlowski Texas | Michael Bromberg Joshua Chalom Ontario | Denard Cooper Eric Giglione New Jersey | Asif Javaid Eric Giglione New Jersey | Danielle Patch Steve Hartman Nevada | Ion Stant Rick Altig Hawaii |
| Thomas Alligood Shashi Parekh South Carolina | Steve Brooks Geneser-Geneser Missouri | Jay Flowers Rick Altig Tennessee | Scott Kangas Rick Altig Minnesota | Jim Read Rick Altig Ontario | Patrick Stenglein Rick Altig Minnesota |
| Fernando Amorim Ali Shahrak North Carolina | Joseph Callahan Rick Altig Montana | Eric Grier Eric Giglione New Jersey | Michelle Mihelic Joshua Chalom Ontario | Khari Samuel Giglione-Brister Massachusetts | Tomas Thundiyil Scott Smith Illinois |
| Justin Anderson Marcellus Adams Utah | Megan Christopher Williams-Williams Georgia | Eric Guinn Ali Shahrak North Carolina | Joseph Nosse Steve Surace Ohio | Stephen Saul Eric Giglione New Jersey | Philip Wiley Ali Shahrak North Carolina |
| James Bailey Geneser-Bitman Illinois | | Michael Ham Williams-Williams Georgia | | | |

INDIVIDUAL PRODUCERS



1. Rusty Jewell
Metairie, LA



2. Marlon Underwood
Woodridge, IL



3. Timothy Cruise
Woodridge, IL



4. Nadia King
Santa Rosa, CA



5. Jessie Crevoisier
Camp Springs, MD



6. David Wang
Woodridge, IL



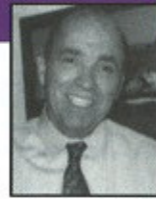
7. Allen Green
Great Neck, NY



8. James Stallings
Irving, TX



9. Angeles Ordas
San Diego, CA



10. Richard DeLangis
Rancho Cucamonga, CA

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

June Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|----------------------|----------|-----------------|------|-------------------|----------------------|
| 1. Rusty Jewell | \$33,114 | 86 | | Rusty Jewell | Nick Nitkowski |
| 2. Marlon Underwood | 24,137 | | 70.0 | Marlon Underwood | Scott Smith |
| 3. Timothy Cruise | 20,233 | | 79.6 | Steven Jakubczak | Scott Smith |
| 4. Nadia King | 19,646 | 97 | | Sara Beckley | Altig-Orlovic |
| 5. Jessie Crevoisier | 19,418 | | 75.8 | Cathy Thompson | Tyrone Conard |
| 6. David Wang | 19,381 | | 72.5 | David Wang | Scott Smith |
| 7. Allen Green | 18,303 | | 73.4 | Lee Conti | Eric Giglione |
| 8. James Stallings | 18,195 | 96 | | Ronald VanWoesik | Vlad Basov |
| 9. Angeles Ordas | 17,608 | | 73.0 | | Furer-Whittinghill |
| 10. Richard DeLangis | 17,278 | 100 | | Erik Graham | David Cohen |
| 11. Ruben Soberanes | 17,202 | | 70.7 | Doreen Ryan-Foti | Jatoft-Foti |
| 12. James Dattilo | 17,012 | | 74.5 | James Dattilo | Marc Zipper |
| 13. Stephen Flecker | 16,612 | | 82.2 | Jonathan Saluk | Eric Giglione |
| 14. Gaurang Pandya | 16,420 | | 70.2 | Margaret Harrison | Joshua Chalom |
| 15. Tobias Jenkins | 16,313 | 91 | | | Wittenbach-Ostrovsky |
| 16. Robert Ward | 16,087 | 96 | | Kevin Thornburg | Geneser-Bitman |
| 17. Steven Strong | 15,864 | 95 | | Jim Bianchi | Durhon Oldham |
| 18. Ronald Caskey | 15,473 | 99 | | Thomas Young | Bill Jennings |
| 19. Edward Neequaye | 15,405 | 100 | | James Bailey | Geneser-Bitman |
| 20. Michael Nowak | 15,029 | 90 | | Jim Bianchi | Durhon Oldham |

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP Marlon Underwood

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|-----------|-----------------|------|------------------|--------------------|
| * 1. Rusty Jewell | \$165,288 | 86 | | Rusty Jewell | Nick Nitkowski |
| * 2. David Wang | 125,157 | | 72.5 | David Wang | Scott Smith |
| * 3. Timothy Cruise | 106,566 | | 79.6 | Steven Jakubczak | Scott Smith |
| * 4. Marlon Underwood | 98,261 | | 70.0 | Marlon Underwood | Scott Smith |
| * 5. James Dattilo | 86,522 | | 74.5 | James Dattilo | Marc Zipper |
| * 6. Matthew Wolfanger | 84,924 | | 81.3 | Paul Rumbuc | Durhon Oldham |
| * 7. Russell Morris | 78,367 | | 82.6 | | Marc Zipper |
| * 8. Ruben Soberanes | 76,759 | | 70.7 | Doreen Ryan-Foti | Jatoft-Foti |
| * 9. Abdulrazzaq Ahmed | 76,066 | | 70.4 | Narinder Dhillon | Scott Smith |
| * 10. Samuel Christmas | 74,892 | 84 | | Kevin Khadivian | Scott Smith |
| 11. Jinzhou Zhao | 74,693 | | 89.8 | Rob Hay | Rick Altig |
| 12. Michael Nowak | 74,663 | 90 | | Jim Bianchi | Durhon Oldham |
| 13. Allan Gilbert | 73,020 | | 70.3 | Brian Waller | Scott Smith |
| 14. Frederick Hadayia | 71,909 | | 82.9 | Steven Greer | Durhon Oldham |
| 15. Stefan Reynolds | 71,404 | 93 | | Lawrence Hauck | Steve Friedlander |
| 16. Arthur Greene | 69,665 | 87 | | Kevin Khadivian | Scott Smith |
| 17. Karen McQuoid | 68,251 | 96 | | Lawrence Hauck | Steve Friedlander |
| 18. Zulfikar Bhukera | 68,107 | | 79.7 | Michael Knapick | Scott Smith |
| 19. Angeles Ordas | 67,974 | | 73.0 | | Furer-Whittinghill |
| 20. Eddie Norman | 67,609 | | 80.4 | Eddie Norman | Scott Smith |

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income & National Income

- Contributed \$5,000 to the International Brotherhood of Teamsters' 100th Anniversary Celebration.
- Donated \$1,000 to the Labor Council for Latin American Advancement.
- Contributed \$9,527.76 to the UFCW to benefit the Leukemia & Lymphoma Society (see letter below).
- Contributed \$25,000 to Campaign for America's Future (see letter below).

Ramin Kouladji Agency

- Gave \$500 to the Cape Breton Building Trades Council.
- Gave \$1,000 to the Nova Scotia Federation of Labour.
- Contributed \$250 to the New Brunswick Licensed Practical Nurses' annual meeting.
- Contributed \$100 to the Sheet Metal Workers Union golf tournament.

Chris Lafond Agency

- Donated \$350 to the Pennsylvania Conference of Teamsters golf event.
- Contributed \$150 to the Johnstown Regional CLC/AFL-CIO Scholarship Fund golf tournament.
- Gave \$200 to the Unemployed Miners Fund District No. 2 golf outing.
- Donated \$100 to the Three Rivers Area Labor Management Committee.
- Contributed \$100 to the USWA District 10 picnic.

Shashi Parekh Agency

- Gave \$100 to the Fraternal Order of Police.
- Donated \$25 to the Plumbers & Pipefitters Local 421.

Total \$43,402.76

OTHER DONATIONS

Chris Lafond Agency

- Donated 520 lbs. of food to the Unemployed Miners food bank.
- Donated 900 lbs. of food to the Washington County food bank.

Joseph Manone Agency

- Participated in the Sheet Metal Workers golf outing.
- Made a donation to the UFCW Local 538 stike fund.

Eric Neal Agency

- Donated food goods to the San Antonio food bank.

Shashi Parekh Agency

- Presented a color television to the South Carolina Building Trades Association.
- Donated a DVD player to the Sheriff's Association.
- Contributed food to the laid off members of Machinist's Local 52.

Wittenbach-Ostrovsky Agency

- Presented a television to IBEW Local 733.

Are You Behaving or Acting?



FROM THE DESK OF:
Bernard Rapoport
Founder &
Chairman Emeritus

"If you have any desires to build a business, take these words to heart."

I want to share with you my thoughts on business. I've always been thrilled at the prospect of building a business, and when I started American Income with \$25,000 of borrowed money, I never imagined that today it would be a billion dollar enterprise.

I think back to 1951 when I started building this Company and, thinking back, I'm not sure I knew what I was doing. It took me a while to catch on. As a result, we weren't doing well. I was working 24 hours a day thinking hard work was the only way to success – it is an essential ingredient but not the only way.

Having said that, I'm going to share a secret with you. The secret I discovered did not come from a business professor or CEO; it was motivation from a philosopher, Dr. Hannah Arendt. This piece of advice helped me change my attitude and sometimes that is the key catalyst to success. Hard work makes it possible, but your frame of mind makes all the difference.

If you take to heart and mind the significance of Dr. Arendt's quotation, it will do more in helping you create a successful career and/or business than anything else I know. I was not aware of her words when I started, but if I had been, the Company would have progressed more rapidly than it did in those early years. I not only would have been able to build the Company faster, but better. Interestingly enough, and remember this forever, there doesn't have to be any compromise to get there. Here are Arendt's thoughts:

"Most of the time, in the ordinary course of our lives, we are engaged in behavior. The things we do are predictable and in character. But once in a while, we stop behaving and begin to act. From the point of view of the neutral observer or the objective scientist, the difference may be hard to see. But to those of us who undertake to act, the difference is clear. We act when we cease to be determined by the past, when habit no longer defines what we do in the present and no longer reliably predicts what we will do in the future. We act, when we initiate, when we break

the chain of causation that binds the present and the future to the past; when we start a new line of causation, creating a situation that is inherently unpredictable."

I want to repeat: If you have any desire to build a business, take these words to heart.

Now that you've heard these words, translate them in your mind to that which is pragmatic, into what really works for those interested in building a company, a career or an Agency. In its early stages, American Income got off to a slow start. One thing I knew: Things were changing, primarily because the technological society fifty years ago didn't anticipate the so-called progress that has actually occurred. In my day, salespeople had to go door-to-door to make sales. That wasn't acceptable to salespeople later on. In view of this, companies had to provide leads and send out mailings and the lead return would be three-quarters of one percent or one percent or even one-and-a-half percent. For companies that had sufficient capital, that was no problem, but for small companies, struggling companies like AIL, the thought of duplicating that was not a possible consideration.

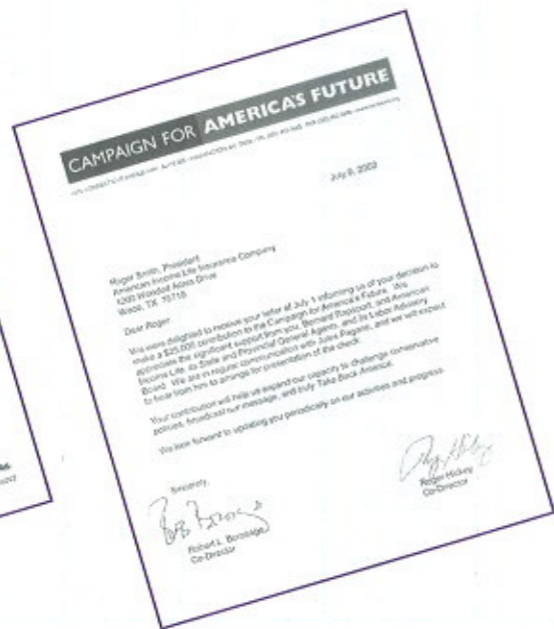
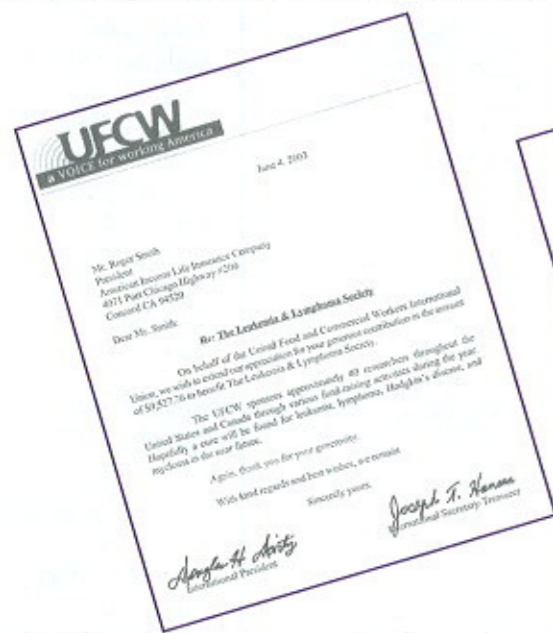
Knowing what Dr. Arendt said, it is easily recognized that these older, established companies were behaving, and they were doing business and growing. American Income was seeking, in the early days, to emulate what the big companies were doing.

Then one day, I awakened with a thought that if you're a minnow you don't go where the whales eat. I wanted to build a company; I really wanted to, and most especially, I wanted to build it with the "we" rather than the "I" approach. So here are these words that you want to have indelibly imprinted on your minds. Behavior, to repeat, was doing what the big companies were doing. Acting required that we conceive a new approach.

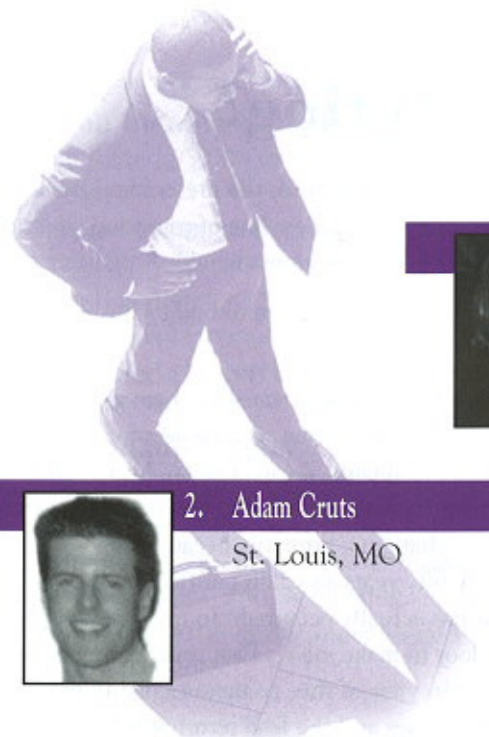
Because of my political background, I was very close to hundreds and hundreds of labor leaders. The doors of their offices were open to me and I engaged these unions in my philosophy. I said to the presidents or the business managers of these unions, "I'll tell you what I want to do. I want American Income to be a unique company. I want it to be a union company."

Taking that step meant that I was no longer just behaving but acting on an idea. That action is what has enabled us to translate \$25,000 into a billion – it wasn't behaving; it was acting! That's the secret.

So when things get rough, or tough or slow, think about it, are you just behaving or are you acting?



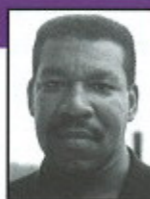
SUPERVISING AGENTS



1. Mary Ann Gaelic
Auckland, NZ



2. Adam Cruts
St. Louis, MO



3. Arthur Greene
Southfield, MI

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

June Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|--------------------|----------------|----------|----|-----|-----------------|------------------|-------------------|
| 1. Mary Ann Gaelic | \$26,915 | \$25,311 | 95 | | 3 | Lawrence Hauck | Steve Friedlander |
| 2. Adam Cruts | 14,169 | 22,713 | 86 | | 3 | Scott Sonnenberg | Geneser-Geneser |
| 3. Arthur Greene | 13,491 | 24,863 | 91 | | 7 | Kevin Khadvian | Scott Smith |
| 4. Lisa Smith | 12,605 | 16,821 | 92 | | 2 | Michael Thomas | Robert Smith |
| 5. Jeremy Pilotte | 12,172 | 21,090 | 93 | | 1 | Leslie Taylor | Geneser-Bitman |

All Time Record to Beat
Month: \$124,726 1st Yr. Vladimir Opra

All Time Record to Beat
Month: \$237,992 Net ALP Vladimir Opra

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|----------------------|----------------|-----------|----|-----|-----------------|----------------|-------------------|
| * 1. Mary Ann Gaelic | \$65,527 | \$135,040 | 95 | | 3 | Lawrence Hauck | Steve Friedlander |
| 2. Stefan Reynolds | 58,451 | 106,358 | 99 | | 3 | Lawrence Hauck | Steve Friedlander |
| 3. Todd Kubes | 40,900 | 83,788 | 88 | | 1 | Sara Beckley | Altig-Orlovic |
| 4. Chris Rose | 34,429 | 70,437 | 86 | | 3 | Michael Hanson | Altig-Martyn |
| 5. Noah Staker | 34,314 | 68,359 | 85 | | 1 | Robert Biddle | Vic Hancock |

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Shannon Richardson
Swansea, IL



2. Brandi Cernohlavek
Nashville, TN



3. Robert Dunn
Columbus, OH



4. Elaina Bosco
Ft. Lauderdale, FL



5. Benjamin Gibbs
Swansea, IL

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

June Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | MGA | SGA |
|-----------------------|---------------|----------|----|------|-----------------|-----------------|----------------------|
| 1. Shannon Richardson | \$41,624 | \$45,768 | | 69.7 | 5 | Joshua Robinson | Geneser-Bitman |
| 2. Brandi Cernohlavek | 34,669 | 34,669 | 98 | | 5 | Gina Samson | Rick Altig |
| 3. Robert Dunn | 30,893 | 38,381 | 97 | | 6 | Keith Zabrocki | Marc Morton |
| 4. Elaina Bosco | 30,809 | 38,398 | | 72.7 | 5 | William Cook | Tom Williams |
| 5. Benjamin Gibbs | 30,432 | 30,765 | 80 | | 6 | Leslie Taylor | Geneser-Bitman |
| 6. Peter Athas | 29,050 | 41,035 | | 69.2 | 9 | Samuel James | Wittenbach-Ostrovsky |
| 7. Randy Clem | 28,023 | 32,098 | 96 | | 3 | Kevin Thornburg | Geneser-Bitman |
| 8. Robert Morrison | 27,998 | 27,998 | 88 | | 15 | Timothy Simpson | Rick Altig |
| 9. Jason Lausar | 27,735 | 33,551 | 87 | | 7 | Matt Henderson | Marc Zipper |
| 10. Cal Bogert | 27,680 | 27,417 | 79 | | 4 | Patrick Shehan | Geneser-Geneser |

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | MGA | SGA |
|-------------------------|---------------|-----------|----|------|-----------------|-----------------|----------------------|
| * 1. Benjamin Gibbs | \$157,660 | \$194,608 | 80 | | 6 | Leslie Taylor | Geneser-Bitman |
| * 2. Lori Boynton | 154,116 | 154,116 | | 71.5 | 4 | Sara Beckley | Rick Altig |
| * 3. Mark Reddington | 139,802 | 173,727 | | 70.9 | 4 | Paul Rumbuc | Durhon Oldham |
| * 4. Shannon Richardson | 127,728 | 172,193 | | 69.7 | 5 | Joshua Robinson | Geneser-Bitman |
| * 5. Tracey Johnston | 127,391 | 148,254 | 78 | | 4 | Patrick Shehan | Geneser-Geneser |
| 6. Hal Herman | 114,974 | 183,750 | | 74.6 | 2 | Paul Rumbuc | Durhon Oldham |
| 7. Robert Morrison | 114,969 | 114,969 | 88 | | 15 | Timothy Simpson | Rick Altig |
| 8. Eric Tuttobene | 114,957 | 164,736 | | 75.2 | 3 | Paul Rumbuc | Durhon Oldham |
| 9. Maurice Davies | 112,157 | 158,256 | | 69.0 | 4 | Roger Geering | Steve Friedlander |
| 10. Peter Athas | 110,788 | 159,151 | | 69.2 | 9 | Samuel James | Wittenbach-Ostrovsky |

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Under Construction – Hard Hats Required

According to a recent *Sales Management Report*, “A five percent increase in customer retention can create a 75 percent increase in that customer’s net value to your [business].” This is a powerful statement which evokes the question, “Are you building your future with quality business?”

More often than not, Producers overlook quality in building and managing their books of business. Quality, however, is what makes for more satisfied customers and higher renewals for the Producer. With this in mind, we have decided to give you some information on the importance of business quality.

Business quality, like any well-constructed house, is supported by well-laid groundwork. By groundwork we mean, utilizing your time wisely. Setting appointments and giving yourself plenty of time with each customer allows you to initialize quality from the moment you walk in the door. Don’t rush your customers because you have failed to plan your schedule accordingly. This is an important decision that may take your prospects some time to process and think out.

After you have laid the groundwork, it is important that you prepare your presentation beforehand. Doing your research and having all the tools you need at your disposal will go a long way in creating credibility in the client’s mind. For example, according to *Independent Agent*, an industry publication, 38 percent of customers look at an insurer’s financial strength when considering a life insurance purchase. As a Producer, knowing this information allows you the opportunity to prepare for this by bringing up American Income and National Income’s ratings during your sales presentation.

Once you have laid the groundwork and prepared your presentation, there are just a few more simple things to keep in mind when it comes to submitting quality business and creating customer loyalty*:

First, always emphasize a win-win attitude. Put yourself in your customers shoes. When you can visualize what *you* would want if *you* were the customer, fitting a prospect’s need becomes clearer.

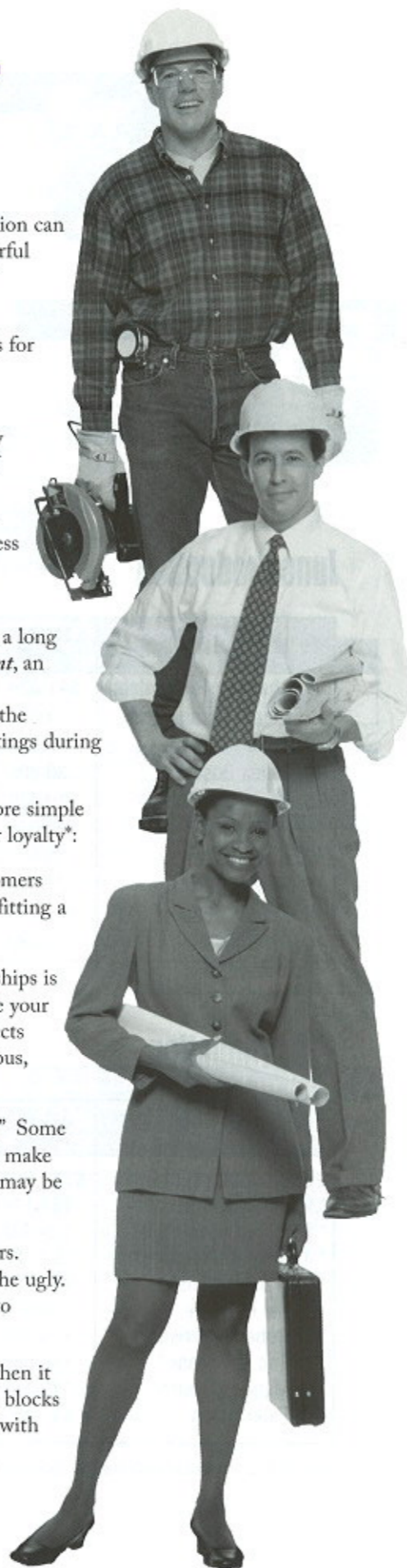
Second, select your customers carefully. Building long-lasting relationships is what insurance is all about. This is why it is just as important for you to choose your customers as they have chosen you. There is nothing wrong with telling prospects that you are serious about building a relationship. When they know you’re serious, they will be more willing to keep you as their partner.

Simplify everything. We have all heard the saying, “Keep it simple, stupid.” Some laugh at the notion, but there is a lot of truth in that statement. The easier you make things for you and your customers, the more effective it becomes. Therefore, it may be worth your time to streamline your sales and service procedures.

Finally, communicate clearly. Be up front and honest with your customers. Customers want all the facts when making a decision – the good, the bad and the ugly. By being straightforward from the start, you are only getting that much closer to establishing a loyal customer.

“Forty-one percent of consumers 18 to 65 and older said they prefer one service provider when it comes to life insurance,” states *Advertising Age*. What this means is, that if all the building blocks are present at the point of sale, many customers will be inclined to retain their relationship with that particular service provider. How about that for building quality?

* Information taken from the *Sales Management Report*.



A Bird’s Eye View Agents One on One

Many people and experts can offer advice on submitting quality business, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn’t. Let’s take a look at what these two outstanding Producers had to say about submitting quality business.



Scott Remmey

Individual Producer
Eric Giglione Agency
86.4 Percent Retention

“I work mostly at night. I usually have two to three scheduled appointments and I always make more appointments when I am in the field. I like working at night because it frees up my day to spend with my family, and it gives me plenty of time to spend with each customer. It may be a cliché at this point, but I plan quality time with every person I meet. I believe business quality starts from the moment you sit down to give your sales presentation.

The key to a good presentation is to teach your customers about insurance. It is important to educate them on the basics – term versus whole life. When clients understand what you’re selling and you can show them the need, they are more likely to buy the product. Just as I said before, I believe quality starts at the point of sale – do it right the first time.

I have always set high standards for myself regarding quantity and quality business. Setting goals is important, and motivating. When people ask me how I achieve quality, I usually respond by saying, “The best way to ensure quality is to ensure your client is comfortable with the policy.” When customers are comfortable and satisfied, they are usually assured they made the right choice.

My advice to new Producers is first, and foremost, believe in the products you are selling. Second, don’t overestimate your prospect’s insurance knowledge. It is up to you to educate them. Finally, be confident. When you are confident in yourself, your customers will be confident in you.”



Erik Graham

MGA
David Cohen Agency
78.1 Percent Retention

“I spend most of my time in the office interviewing and training. I believe training is an important component to establishing the importance of business quality. I explain to my Producers what their renewal potential is and can be. I also show them how to sell. That is why I like to spend at least two days in the field – selling and field training. I am a firm believer in leading by example.

We cover other topics in training that all go hand-in-hand with business quality. These topics include goal setting, underwriting, fitting a prospect’s need and relationship building. In our business relationships are important. How we establish a relationship goes a long way towards establishing quality.

I tell my Producers to focus on five things when it comes to retention. First, start with an above average qualified prospect. Second, initialize the seven day call back. This is when a Producer calls back seven days after the sale to follow-up. Third, try to keep your retention as high as possible. Fourth, make a house call when and if the need arises, and fifth, commit to an annual review, or contact those customers you have sold in the past year to find out how things are going.

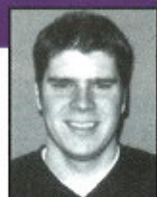
My advice to new Producers is to commit to a work ethic, remember follow-up is essential and lead by example. Good service doesn’t happen over night but in time it happens. Not everyone is going to keep 100 percent of his or her business. However, when the time comes to save a policy, remember you didn’t sell it over the phone so don’t try to save it over the phone.”



1. David Iriye
Los Angeles, CA



2. Steven Greer
Rochester, NY



3. Paul Rumbuc
Rochester, NY



4. Ronald VanWoesik
Irving, TX



5. John McCreary
San Diego, CA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

June Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|---------------------|---------------|----------|----|------|-----------------|--------------------|
| 1. David Iriye | \$82,872 | \$92,515 | | 68.7 | 24 | David Cohen |
| 2. Steven Greer | 81,702 | 87,721 | | 75.7 | 11 | Durhon Oldham |
| 3. Paul Rumbuc | 78,648 | 142,248 | | 74.1 | 17 | Durhon Oldham |
| 4. Ronald VanWoesik | 68,943 | 69,688 | | 69.0 | 7 | Vlad Basov |
| 5. John McCreary | 62,216 | 71,264 | | 67.1 | 15 | Furer-Whittinghill |
| 6. Jim Bianchi | 61,091 | 74,614 | | 71.4 | 6 | Durhon Oldham |
| 7. Steve Foti | 60,798 | 100,410 | | 71.0 | 12 | Jatoft-Foti |
| 8. Thomas Young | 57,384 | 60,736 | 86 | | 10 | Bill Jennings |
| 9. William Cook | 55,807 | 82,799 | | 69.4 | 10 | Tom Williams |
| 10. Lawrence Hauck | 53,097 | 59,361 | | 71.4 | 11 | Steve Friedlander |

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|---------------------|---------------|-------------|----|------|-----------------|-------------------|
| * 1. Paul Rumbuc | \$651,356 | \$1,038,147 | | 74.1 | 17 | Durhon Oldham |
| * 2. Steven Greer | 486,282 | 554,221 | | 75.7 | 11 | Durhon Oldham |
| * 3. Lawrence Hauck | 411,527 | 481,109 | | 71.4 | 11 | Steve Friedlander |
| * 4. David Iriye | 394,834 | 432,477 | | 68.7 | 24 | David Cohen |
| * 5. John Baldo | 365,092 | 429,310 | 81 | | 14 | Giglione-Brister |
| 6. Ronald VanWoesik | 357,180 | 408,536 | | 69.0 | 7 | Vlad Basov |
| 7. Joseph Diecedue | 322,524 | 324,206 | | 69.0 | 10 | Nick Nitkowski |
| 8. Marlon Underwood | 321,811 | 498,126 | | 67.0 | 13 | Scott Smith |
| 9. Steve Foti | 293,488 | 513,517 | | 71.0 | 12 | Jatoft-Foti |
| 10. Patrick Shehan | 288,657 | 374,030 | | 70.3 | 13 | Geneser-Geneser |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|--------------------|--------------|
| Rusty Jewell | Nick Nitkowski | \$3,973.68 |
| Mary Ann Gaelic | Steve Friedlander | \$3,884.41 |
| Marlon Underwood | Scott Smith | \$3,861.94 |
| Timothy Cruise | Scott Smith | \$3,844.42 |
| Stephen Flecker | Eric Giglione | \$3,322.58 |
| Jessie Crevoisier | Tyrone Conard | \$3,301.15 |
| David Wang | Scott Smith | \$3,294.83 |
| Allan Green | Eric Giglione | \$3,111.53 |
| Angeles Ordas | Furer-Whittinghill | \$2,993.52 |
| Robert Olson | Scott Smith | \$2,907.98 |

Total Retention Bonus Paid Out: \$406,520.24 381 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|------------------|-------------------|--------------|
| Steven Greer | Durhon Oldham | \$7,130.36 |
| Paul Rumbuc | Durhon Oldham | \$6,917.48 |
| William Cook | Tom Williams | \$5,527.24 |
| Lawrence Hauck | Steve Friedlander | \$4,829.60 |
| Thomas Young | Bill Jennings | \$4,637.66 |
| David Iriye | David Cohen | \$4,336.14 |
| Erik Graham | David Cohen | \$4,171.01 |
| John Baldo | Giglione-Brister | \$4,045.52 |
| Ronald VanWoesik | Vlad Basov | \$3,959.46 |
| John Bulecza | Marc Zipper | \$2,958.93 |

Total Leadership Bonus Paid Out: \$114,478.97 77 Manager Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|--------------------|----------------|--------------|
| Rona Pileggi Spano | Scott Smith | \$4,274.96 |
| Richard Meshulam | David Cohen | \$2,620.62 |
| Brenda DiSomma | Eric Giglione | \$1,815.71 |
| Laurie Onasch | Joseph Manone | \$1,631.05 |
| John Wilkinson | Geneser-Bitman | \$1,249.30 |
| Al Wall | Joshua Chalom | \$1,233.07 |
| Brenda Swecker | Chris Lafond | \$1,202.56 |
| Parminder Sihota | Rick Altig | \$1,157.04 |
| David Blaisdell | Rick Altig | \$1,120.88 |
| Leo VanDenBussche | Rick Altig | \$888.51 |

Total PR Bonus Paid Out: \$30,389.84 43 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Do You Know Big Mo?



FROM THE DESK OF:

Bo Gentile

Assistant Vice President
National Recruiting

“Only a leader can create momentum.”
— John Maxwell

This year our sales force has set Company records for recruiting every month since January, and, in May, you set the all-time Company record with 413 codes in one month. Our recruiting efforts are beginning to show a return, and, by the end of July, you will have already coded more people in 2003 than in the entire year of 2000.

It is now taking only seven months to do what used to take twelve! This is an amazing step forward in recruiting for American Income and National Income.

In analyzing this sudden burst of recruiting, I have come up with several theories, but I believe one of the key factors contributing to our current growth is what John Maxwell calls the law of BIG MO otherwise known as the law of momentum.

Webster's defines momentum as, **any forward progress with ongoing motion, or the product of a body's mass and velocity.**

Knowing the definition of momentum allows us to define the law of BIG MO. The law of BIG MO is the forward progress of Agency growth through the power of momentum. Just as momentum is carried by movement or forward motion, your Agencies' growth is carried forward by recruiting.

The question remaining, after establishing this law of BIG MO, is, “Do you know BIG MO?”

Let's look at this from a different angle. We have all watched, or heard about, a circumstance when a sports team finds its momentum early in the game and carries it through to become victorious.

The same type of circumstance exists in your Agencies and in the development of Agent growth. This environment can be seen throughout the Company. Those Agencies that have momentum continue to grow and have seen success on the recruiting front. However, those Agencies who don't have a strong momentum have gone flat in the recruiting arena.

Therefore, the goal of those Agencies with momentum is to keep it going and possibly kick it up a notch. You know BIG MO but now make it your recruiting motto. To do that, you need to understand what the motivating factors are in your Agency. During your Agency meetings, focus on those motivating factors and promote those individuals who are implementing those factors and moving forward with their leadership skills.

If you are in an Agency that does not seem to know BIG MO, I would suggest reading chapter 16 in John Maxwell's book, *The 21 Irrefutable Laws of Leadership*. Once you have read that chapter or even the book, then review the accompanying video. It is also important to take the time needed to recognize what doesn't motivate, and decide what the best approach is to removing those obstacles. Whether it is changing a system or shaking up the hierarchy, it needs to be done to increase the recruiting activity in your office.

As a result of either having momentum or making changes to get momentum started, this process requires a strong leader and I know we have some strong leaders at American Income. Just remember, it takes a leader to create momentum, managers to carry it to the masses and followers to catch the movement.

Momentum is the most powerful ingredient you have within your Agency, and, if you can create a positive shift in the momentum, you will see the recruiting results through your Agency growth and the development of future leaders.

Get excited about recruiting, get to know BIG MO, and, I am sure, you will get what you need!

American Income & National Income – Helping You Discover Your Leadership Potential

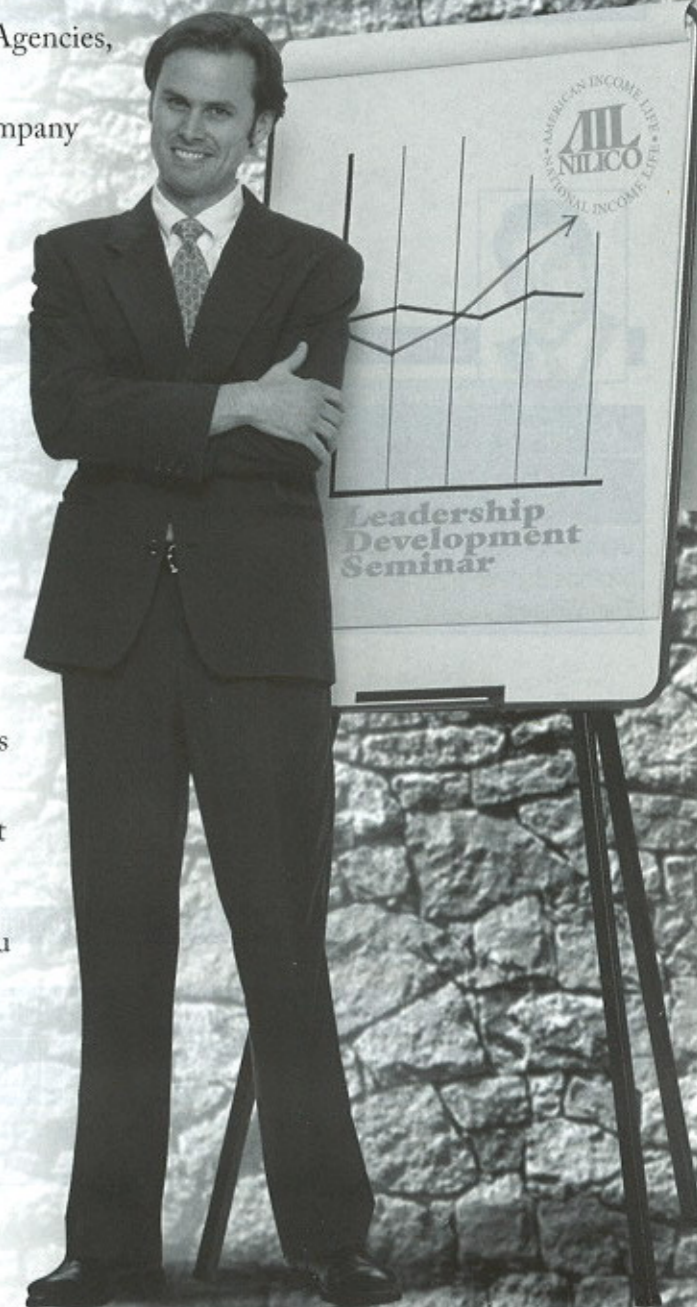
As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offers Leadership Development Seminars bi-annually to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting the largest class in Company history. Topics discussed will include:

- ❖ Making the Most of Your Opportunity
- ❖ The Recruiting Process
- ❖ “Opportunity Unlimited”
- ❖ Management Reports
- ❖ Lead Sources and Referrals
- ❖ Field Training
- ❖ The 21 Laws of Leadership
- ❖ Making Success Happen
- ❖ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The Aug. 21, 2003 seminar is currently full, however, the next seminar will be held in February 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!



STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

| Category I | JUNE PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|------------------------|------------------|------------------|------------|------------------|-----------|------|-------------------------|------------------|------------|--------------------|
| SGA | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG | Rtn | 1st Yr Agent | Standard | % Of Stdrd | Net ALP |
| Geneser-Geneser | \$252,938 | \$123,600 | 205 | \$291,451 | 80 | | \$1,396,150 | \$741,600 | 188 | \$1,793,232 |
| Rick Altig | 880,877 | 596,400 | 148 | 1,342,779 | | 67.8 | 5,014,054 | 3,578,400 | 140 | 8,116,807 |
| David Cohen | 224,690 | 192,000 | 117 | 324,129 | | 71.1 | 1,025,723 | 1,152,000 | | 1,701,428 |
| Vlad Basov | 129,000 | 123,600 | 104 | 164,179 | | 71.3 | 694,969 | 741,600 | | 1,000,589 |



Durhon Oldham

| Category II | JUNE PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|----------------------|------------------|-----------------|------------|------------------|----|-------------|-------------------------|------------------|------------|--------------------|
| SGA | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG | Rtn | 1st Yr Agent | Standard | % Of Stdrd | Net ALP |
| Durhon Oldham | \$220,896 | \$84,000 | 263 | \$304,037 | | 74.5 | \$1,374,039 | \$504,000 | 273 | \$1,885,717 |
| Giglione-Brister | 157,143 | 96,000 | 164 | 173,676 | | 72.8 | 1,017,644 | 576,000 | 177 | 1,107,492 |
| Tom Williams | 93,543 | 84,000 | 111 | 194,807 | | 67.4 | 439,616 | 504,000 | | 1,043,089 |



Cindy Furer & Bob Whittinghill

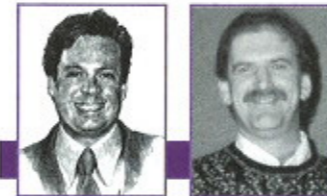
| Category III | JUNE PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------------------|-----------------|-----------------|------------|------------------|----|-------------|-------------------------|------------------|------------|------------------|
| SGA | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG | Rtn | 1st Yr Agent | Standard | % Of Stdrd | Net ALP |
| Furer-Whittinghill | \$79,684 | \$68,400 | 116 | \$112,520 | | 68.3 | \$338,311 | \$410,400 | | \$521,276 |
| Marc Morton | 72,826 | 68,400 | 106 | 114,214 | | 70.4 | 551,097 | 410,400 | 134 | 840,107 |

STATE GENERAL AGENTS



Nick Nitkowski

| Category IV | JUNE PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|-----------------------|------------------|-----------------|------------|------------------|----|-------------|-------------------------|------------------|------------|------------------|
| SGA | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG | Rtn | 1st Yr Agent | Standard | % Of Stdrd | Net ALP |
| Nick Nitkowski | \$162,847 | \$56,400 | 289 | \$172,667 | | 67.1 | \$873,877 | \$338,400 | 258 | \$895,996 |
| Bill Jennings | 124,818 | 56,400 | 221 | 154,885 | | 70.5 | 537,761 | 338,400 | 159 | 727,912 |
| John Akers | 78,045 | 56,400 | 138 | 104,828 | 81 | | 348,542 | 338,400 | 103 | 511,177 |
| Steve Friedlander | 72,561 | 56,400 | 129 | 98,571 | | 71.7 | 659,545 | 338,400 | 195 | 875,604 |



Rick Altig & Alan Martyn

| Category V | JUNE PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------------|-----------------|-----------------|------------|------------------|----|-------------|-------------------------|------------------|------------|------------------|
| SGA | 1st Yr Agent | Standard | % Of Stdrd | Net ALP | NG | Rtn | 1st Yr Agent | Standard | % Of Stdrd | Net ALP |
| Altig-Martyn | \$78,045 | \$44,400 | 176 | \$110,807 | | 67.9 | \$411,540 | \$266,540 | 154 | \$585,564 |
| Ramin Kouladji | 69,400 | 44,400 | 156 | 92,175 | | 68.4 | 299,144 | 266,400 | 112 | 463,753 |

ARE YOU READY TO HULA?



WELL, GET YOUR HULA SKIRTS READY – OR TROPICAL SHIRTS IF YOU PREFER – WE HAVE SOME EXCITING NEWS! THE DESTINATION HAS BEEN CHOSEN AND THE CONTEST HAS BEEN SET. THE WINNERS OF THE NEW **SIX-MONTH PRODUCTION CONTEST**, WHICH RUNS FROM JULY 1 TO DEC. 31, 2003, WILL BE OFF TO THE SPECTACULAR ISLAND STATE OF HAWAII. EVERYONE HAS AN EQUAL OPPORTUNITY TO WIN, SO CAREFULLY REVIEW THE QUALIFICATION GUIDELINES PROVIDED BELOW. ALL WINNERS MUST QUALIFY BASED ON THE QUALITY AND QUANTITY OF BUSINESS, OR PRODUCTION, TURNED IN.



SIX-MONTH PRODUCTION CONTEST QUALIFICATIONS

WINNERS (AND THEIR SPOUSE OR GUEST) WILL EARN A TRIP TO HAWAII. THE CONTEST IS BASED ON PRODUCTION **SUBMITTED TO THE HOME OFFICE JULY 1 THROUGH DEC. 31, 2003**. WE WILL USE THE MONTH END AP&P REPORTS FOR THE NET ALP EVALUATIONS. QUALIFICATION REQUIRES THE USUAL QUALITY FACTORS – NET TO GROSS FOR THE FIRST EIGHT MONTHS THEN RETENTION.

AND THE WINNER IS...

TOP PR PERSON IN CATEGORY A, B, AND C

THIS IS BASED ON CARDS RECEIVED AND CREDITED JULY 1 THROUGH DEC. 31, 2003, OR GROUP APPLICATIONS RECEIVED AND PROCESSED DURING THOSE TIME FRAMES. TO COUNT AS A GROUP IT MUST HAVE A MINIMUM OF 50 MEMBERS AND A THREE PERCENT RESPONSE RATE SHOWING "CREDITED" ON HOME OFFICE RECORDS. THE CATEGORY C WINNER MUST HAVE A MINIMUM OF 5,000 CARDS SUBMITTED DURING THIS SIX-MONTH PERIOD TO QUALIFY.

TOP 15 PERSONAL PRODUCERS

THIS IS BASED ON PERSONAL PRODUCTION SUBMITTED IN THE CALENDAR MONTHS JULY THROUGH DECEMBER.

TOP SUPERVISING AGENT

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE SA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

TOP THREE GENERAL AGENTS

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE GA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

TOP THREE MASTER GENERAL AGENTS

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE MGA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

TOP RGA

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE RGA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

TOP SGA IN EACH CATEGORY (I THROUGH V)

BASED ON HIGHEST TOTAL NET ALP PERCENT OF INCREASE – 2003 OVER 2002 – FOR JULY THROUGH DECEMBER PRODUCTION. WINNERS MUST BE AT 100 PERCENT, OR GREATER, OF MINIMUM STANDARD FIRST YEAR NUMBERS FOR THIS SIX-MONTH PERIOD.

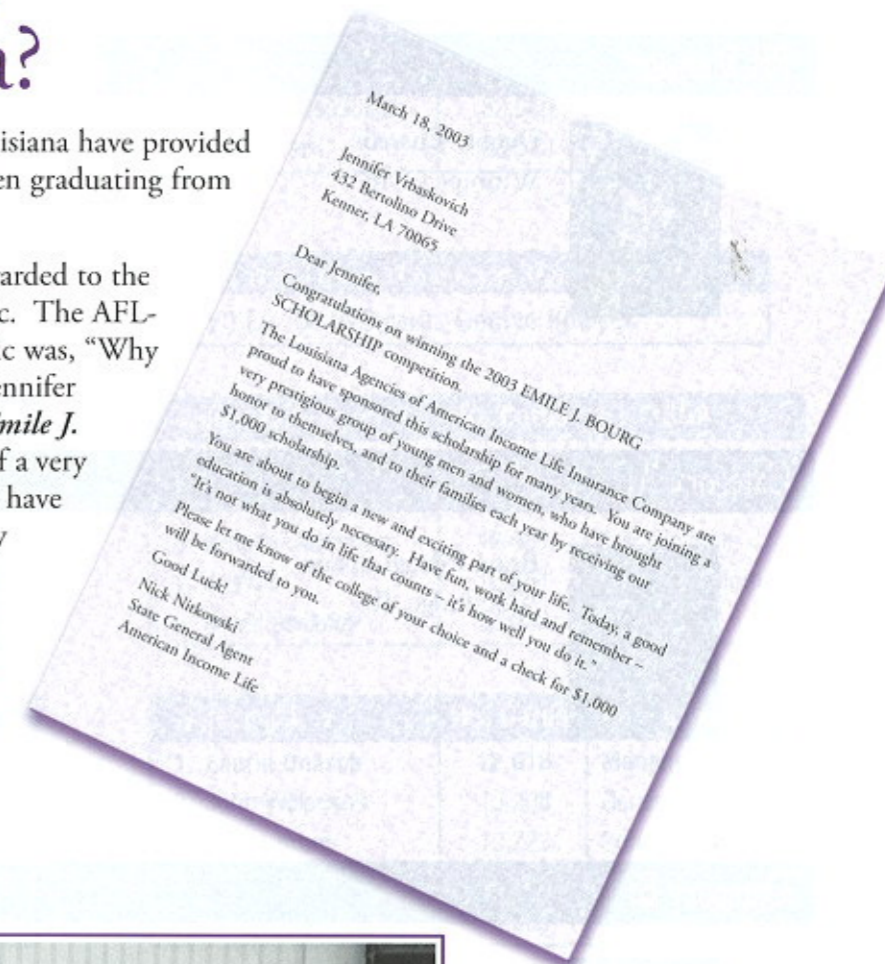
SPECIAL NOTE: AS STATED ABOVE, 67 PERCENT RETENTION OR 78 PERCENT NET TO GROSS (IF CONTRACTED LESS THAN NINE MONTHS) IS REQUIRED FOR ALL WINNERS.

What's Going on in Louisiana?

For over 20 years the State General Agents in Louisiana have provided a scholarship for union members who have children graduating from high school.

The *Emile J. Bourg Scholarship* competition is awarded to the senior who writes the best essay on a selected topic. The AFL-CIO selects the topic and winner. This year's topic was, "Why are politics important to the labor movement?" Jennifer Vrbaskovich of Kenner, Louisiana was the 2003 *Emile J. Bourg Scholarship* recipient. "She is now a part of a very prestigious group of young men and women, who have brought honor to themselves, and their families by receiving our \$1,000 scholarship," explains Nick Nitkowski, SGA.

From all of us at American Income,
"Congratulations Jennifer, on a job well done!"



Pictured from left to right:
Tiger Hammond, President
IBEW Local 130;
Mr. and Mrs. Vrbaskovich;
Jennifer Vrbaskovich,
scholarship winner;
Nick Nitkowski, SGA;
Patti Morgan, Public
Relations; and Bill Boyle,
Public Relations.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Rona Pileggi Spano
Woodridge, IL



Parminder Sihota
Burnaby, BC

Category B:



Laurie Onasch
Menomonee Falls, WI



John Wilkinson
Swansea, IL

Category C:



Kenneth Altizer
Nitro, WV



Eileen Hanson-Kelly
Charlotte, NC

June Production

| PR Manager | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Debbie Enstedt | 21,291 | Rick Altig |
| 2. George Farenthold | 4,138 | Durhon Oldham |
| 3. Charles Hill | 2,814 | Jatoft-Foti |

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

| Category A | No. Cards | SGA |
|-----------------------|-----------|---------------|
| 1. Rona Pileggi Spano | 8,191 | Scott Smith |
| 2. Parminder Sihota | 4,473 | Rick Altig |
| 3. David Blaisdell | 3,885 | Rick Altig |
| 4. Brenda DiSomma | 3,265 | Eric Giglione |
| 5. Erica Dalager | 2,740 | Rick Altig |

| Category B | No. Cards | SGA |
|-------------------|-----------|-------------------|
| 1. Laurie Onasch | 5,203 | Manone & Altig |
| 2. John Wilkinson | 3,765 | Geneser-Bitman |
| 3. Mario Soljan | 2,345 | Steve Friedlander |
| 4. Darrell Dorey | 2,176 | Ramin Kouladji |
| 5. Brenda Swecker | 1,794 | Chris Lafond |

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

| Category C | Groups | SGA |
|------------------------|--------|-----------------|
| 1. Kenneth Altizer | 14 | Marc Morton |
| 2. Eileen Hanson-Kelly | 10 | Robert Hughes |
| 3. Mark Gagliardi | 9 | Jatoft-Foti |
| 3. Rachelle Valdez | 9 | Marcellus Adams |
| 4. Susan Fuldauer | 7 | Mark Hancock |
| 4. Cheryl Cook | 7 | Dennis Ishler |

YTD Production

| PR Manager | No. Cards | SGA |
|----------------------|-----------|-------------|
| *1. Debbie Enstedt | 123,056 | Rick Altig |
| *2. Richard Meshulam | 32,060 | David Cohen |
| 3. Charles Hill | 25,579 | Jatoft-Foti |

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

| Category A | No. Cards | SGA |
|------------------------|-----------|---------------|
| *1. Rona Pileggi Spano | 27,708 | Scott Smith |
| *2. Richard Meshulam | 19,133 | David Cohen |
| *3. Brenda DiSomma | 18,081 | Eric Giglione |
| 4. Al Wall | 16,681 | Joshua Chalom |
| 5. David Blaisdell | 15,033 | Rick Altig |

| Category B | No. Cards | SGA |
|--------------------|-----------|----------------|
| *1. Laurie Onasch | 12,618 | Manone & Altig |
| *2. John Wilkinson | 12,208 | Geneser-Bitman |
| *3. Malka Arony | 10,723 | Cohen-Hartman |
| 4. Brenda Swecker | 9,382 | Chris Lafond |
| 5. Irene Rurycz | 8,095 | Jim Surace |

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

| Category C | Groups | SGA |
|---------------------|--------|---------------|
| *1. Donald Spohn | 35 | Marc Morton |
| *2. Cheryl Cook | 33 | Dennis Ishler |
| *2. Kenneth Altizer | 33 | Marc Morton |
| 3. Susan Fuldauer | 31 | Mark Hancock |
| 4. Becky Cutler | 30 | Bill Jennings |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



PARADISE ISLAND, THE BAHAMAS

ATLANTIS

JUNE 3-6, 2004

